Page 1 of 29 Document (Official Form 1)(12/03) FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Reeves, Ralph F. Reeves, Doris L. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): one, state all) xxx-xx-6664 xxx-xx-4082 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 7216 East End Street 7216 East End Street Chicago, IL 60649 Chicago, IL 60649 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) **Chapter or Section of Bankruptcy Code Under Which** the Petition is Filed (Check one box) ✓ Individual(s) □ Railroad ☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 Corporation □ Stockbroker ☐ Chapter 12 ☐ Chapter 9 Partnership ☐ Commodity Broker Section 304 - Case ancillary to foreign proceeding Other Clearing Bank Nature of Debts (Check one box) Filing Fee (Check one box) ✓ Full Filing Fee attached ✓ Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. certifying that the debtor is unable to pay fee except in installments. Debtor is & elects to be considered a small business under Rule 1006(b). See Official Form 3. 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. 16-49 100-199 200-999 1000-Over 1-15 **Estimated Number of Creditors** \square П **Estimated Assets** \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$1 million \$50,000 \$100,000 \$500,000 \$10 million \$50 million \$100 million \$100 million \square П **Estimated Debts** \$0 to \$50.001 to \$100.001 to \$500.001 to 1.000.001 to \$10,000,001 to \$50,000,001 to More than

\$50 million

\$100 million

\$100 million

\$10 million

\$50,000

П

\$100,000

 \square

\$500,000

\$1 million

(Official Form 1)(12/03)	Document	Page 2 of 29	FORM B1, Page 2
Voluntary Petition (page 2)		Name of Debtor(s): Ralph F. Reev	
(This page must be completed and filed in eve	ry case)	Doris L. Reev	res
· · · · · · · · · · · · · · · · · · ·	· ·	6 Years (If more than two, attach a	dditional shoot)
Location Where Filed:	i ileu Witiiiii Last	Case Number:	Date Filed:
N. District, E. Division		04-16908	4/29/2004
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any	/ Spouse. Partne	 r or Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor:	, -	Case Number:	Date Filed:
None			
District:		Relationship:	Judge:
	Sigr	natures	
Signature(s) of Debtor(s) (Individual/Joint			chibit A
I declare under penalty of perjury that the information provided in true and correct.	n this petition is	(To be completed if debtor is required to	file periodic reports (e.g., forms 10K and Commission pursuant to Section 13 or 15(d)
[If petitioner is an individual whose debts are primarily consumer	debts and has	of the Securities Exchange Act of 1934 a	
chosen to file under chapter 7] I am aware that I may proceed u			
11, 12 or 13 of title 11, United States Code, understand the relie	f available under	Exhibit A is attached and m	ade a part of this petition.
each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United	States Code,		chibit B
specified in this petition.	,	(To be completed if debtor is an individual debts) I, the attorney for the petitioner n	
			d in the foregoing petition, declare
X /s/ Ralph F. Reeves		may proceed under chapter 7, 11, 12, or	13 of title 11, United States Code, and
Ralph F. Reeves		have explained the relief available under	each such chapter.
✓ /s/ Doris L. Reeves		V	
X /s/ Doris L. Reeves Doris L. Reeves		/s/ Mark R. Schottler	02/04/2005
		Mark R. Schottler	Date
Telephone Number (If not represented by an attorn	ney)		thibit C of any property that poses or is alleged to
02/04/2005		pose a threat of imminent and identifiable	
Date			
Signature of Attorney			ed and made a part of this petition.
V /a/Marile D. Calcattlan		▼ No	
/s/ Mark R. Schottler	220274		orney Petition Preparer
Mark R. Schottler Bar No. 62	238871	I certify that I am a bankruptcy petition petition that I prepared this document for compe	•
Schottler & Zukosky, LLC		debtor with a copy of this document.	
10 S. LaSalle			
Suite 3410			
Chicago, IL 60603		Printed Name of Bankruptcy P	etition Preparer
Phone No.(312) 236-7200 Fax No.(312) 3	236-1691	Conial Consuits Number	
02/04/2005		Social Security Number	
Date			
Signature of Debtor (Corporation/Partn	ership)	7	
I declare under penalty of perjury that the information provided in	n this petition is		
true and correct, and that I have been authorized to file this petit	tion on behalf of	Address	
the debtor.		Names and Social Security numbers of	all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title Code, specified in this petition.	11, United States	assisted in preparing this document:	
V		If more than one person prepared this d conforming to the appropriate official for	
Χ		X	
Printed Name of Authorized Individual		Signature of Bankruptcy Petition	on Preparer
		-	
Title of Authorized Individual		Date	to comply with the providing of the 44
02/04/2005		A bankruptcy petition preparer's failure and the Federal Rules of Bankruptcy Pr	
Date:		imprisonment or both (11 U.S.C. § 110)	•

Date

Document Page 3 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
7216 East End Street, Chicago, IL 60649 15-Unit building. Debtors live in Unit #1.	Fee Simple	С	\$300,000.00	\$4,882.16
			\$300,000.00	\$4,882.16

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

	Ш	Tota		\$2,150.00
10. Annuities. Itemize and name each issuer.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
7. Furs and jewelry.	x			
6. Wearing apparel.		Normal & necessary wearing apparel	С	\$250.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Normal & necessary household goods	С	\$900.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account @ Marquette Bank	С	\$1,000.00
1. Cash on hand.	х			
Type of Property	None	Description and Location of Property	Husband, Wife, Join or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	х			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	х			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
		Tota	 >	\$2,150.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sneet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Explorer 4 dr., 2x4	С	\$14,025.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
		Tota	 >	\$16,175.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

CASE NO

Doris L. Reeves

CHAPTER 13

Total >

\$16,175.00

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	X			
,	•	Tota	•	\$16 175 00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

对 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Checking account @ Marquette Bank	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Normal & necessary household goods	735 ILCS 5/12-1001(b)	\$900.00	\$900.00
Normal & necessary wearing apparel	735 ILCS 5/12-1001(a), (e)	\$250.00	\$250.00
	<u> </u>	\$2,150.00	\$2,150.00

Case 05-03722 Doc 1 Filed 02/04/05 Entered 02/04/05 14:38:13 Desc Main Document Page 9 of 29

IN RE: Ralph F. Reeves Doris L. Reeves

CASE NO		
	(If Known)	

CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

☐ Check this box	c if c	debto	or has no creditors holding secured claims	to r	epo	ort (on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 564417 564417			DATE INCURRED: NATURE OF LIEN:					
City of Chicago - Dept. of Water PO Box 6330 Chicago, IL 60680-6330		С	Utility COLLATERAL: 7216 East End Street, Chicago, IL 60649 REMARKS:				\$4,882.16	
			COLLATERAL VALUE: \$300,000.00					
ACCT #: 34803220 Ford Credit PO Box 219825 Kansas City, MO 64121-9825		С	DATE INCURRED: NATURE OF LIEN: Lien on Vehicle COLLATERAL: 2002 Ford Explorer 4 dr., 2x4 REMARKS:				\$22,995.00	\$8,970.00
			COLLATERAL VALUE: \$14,025.00					
No continuation sheets attache	ed.		Total for this Page (Sub	tota	al) >	•	\$27,877.16	\$8,970.00
continuation should attache			Running	Tot	al >	•	\$27,877.16	\$8,970.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves CASE NO

Doris L. Reeves

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor	has no creditors holding unsecured priority claims to report on Schedule E.
ΤY	YPES OF PRIORITY CLAIMS	(Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	,	y case bbtor's business or financial affairs after the commencement of the case but tee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
		vacation, severance, and sick leave pay owing to employees, up to a maximum by simmediately preceding the filing of the original petition, or the cessation of ent provided by 11 U.S.C. Sec. 507(a)(3).
		ans rvices rendered within 180 days immediately preceding the filing of the original ver occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to provided in 11 U.S.C. Sec. 507(a)(5).	o a maximum of \$4,925* per farmer or fisherman, against the debtor, as
		225* for deposits for the purchase, lease or rental of property or services for not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child o U.S.C. Sec. 507(a)(7).	f the debtor for alimony, maintenance, or support, to the extent provided in 11
	Taxes and certain other debts owed Taxes, customs duties, and penalties owing t (8).	to governmental units o federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)
	Claims based on commitments to the FDIC, F	I of an Insured Depository Institution RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or ystem, or their predecessors or successors, to maintain the capital of an 507(a)(9).
√		U.S.C. Sec. 330 stee, examiner, professional person, or attorney and by any paraprofessional d by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 200 r the date of adjustment.	07, and every three years thereafter with respect to cases commenced on or
	1 continuation sheets attach	ed

Entered 02/04/05 14:38:13 Desc Main Case 05-03722 Doc 1 Filed 02/04/05 Document

IN RE: Ralph F. Reeves Doris L. Reeves

Page 11 of 29

CASE NO (If Known)

\$2,200.00

\$2,200.00

Running Total >

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	TYPE OF PRIORITY	Admini	istra	ative	allowances					
CREDITOR'S NAN INCLU	/IE AND MAILING ADD DING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Schottler & Zuk 10 S. LaSalle Suite 3410 Chicago, IL 606				J	DATE INCURRED: 02/01/2005 CONSIDERATION: Attorney Fees REMARKS:				\$2,200.00	\$2,200.00
					Total for this Page (Sub	tota	al) >	.	\$2,200.00	\$2,200.00

Case 05-03722 Doc 1 Filed 02/04/05 Entered 02/04/05 14:38:13 Desc Main Document Page 12 of 29

IN RE: Ralph F. Reeves Doris L. Reeves

CASE NO	
-	(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

	is n	o cre	editors holding unsecured nonpriority claims to re	port	on	SC	nedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2883203 Arnold Scott Harris, P.C. 600 W. Jackson Blvd., Ste. 450 Chicago, IL 60661		С	DATE INCURRED: CONSIDERATION: Attorney for - City of Chi. Dept. of Revenue REMARKS:				Notice Only
ACCT #: Brothers & Thompson, P.C. 20 E. Jackson Blvd., Ste. 650 Chicago, IL 60604		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 5291 0717 5860 1965 Capital One PO Box 60000 Seattle, WA 98190-6000		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$772.90
ACCT #: Various City of Chicago Bureau of Parking 333 S. State, Room 504 Chicago, IL 60604		С	DATE INCURRED: CONSIDERATION: Parking Tickets REMARKS:				\$2,810.00
ACCT #: 6011 2986 1649 0566 Discover PO Box 30395 Salt Lake City, UT 84130-0395		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$7,400.00
ACCT #: 6-5000-3813-9080 Peoples Energy Attn: Special Projects 130 E. Randolph, 14th Fir. Chicago, IL 60601		С	DATE INCURRED: CONSIDERATION: Utility Bill REMARKS:				\$43,662.90
ACCT #: 00172730340 Seaway National Bank 645 East 87th St. Chicago, IL 60619		С	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
1 continuation sheets attached		<u> </u>	Total for this Page (Subtotal) >		<u> </u>	\$54,645.80
icontinuation sheets attached			Running Tota	l >			\$54,645.80

IN RE: Ralph F. Reeves Doris L. Reeves

Page 13 of 29 CASE NO

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 106853			DATE INCURRED:	\Box	\dashv		
Univ. of III. College of Dentistry			CONSIDERATION:				
c/o Van Ru Credit Corp.			Medical Bills REMARKS:				\$1,467.00
Payment Processing Center		С	REMARKS.				
PO Box 46249 Lincolnwood, IL 60646-0249							
				П	\neg		
					\dashv		
				\vdash	-		
				Н	-		
				\vdash	\dashv	H	
			Tarak All B. (D. C.)	Ш	!		A4 40= 00
			Total for this Page (Subtotal)				\$1,467.00
			Running Total >	>			\$56,112.80

Document Page 14 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☐ Check this box if debtor has no executory contra	acts or unexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Courtney Turner 7126 East End St., Unit #10 Chicago, IL	Residential lease @ \$400/mo. Contract to be ASSUMED
Curtis Walker 7216 East End St., Unit #4 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED
Huston Patrice 7216 East End St., Unit #15 Chicago, IL	Residential lease @ \$475/mo. Contract to be ASSUMED
Kimberly King 7216 East End St., Unit #7 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED
Lana Tripp 7216 East End St., Unit #3 Chicago, IL	Residential lease @ \$400/mo. Contract to be ASSUMED

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Continuation Sheet No. 1 Check this box if debtor has no executory contracts or unexpired leases.						
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
Laurie Reeves 7216 East End St., Unit #5 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED					
Michael Simpson 7216 East End St., Unit #14 Chicago, IL	Residential lease @ \$475/mo. Contract to be ASSUMED					
Monte Woodley 7216 East End St., Unit #9 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED					
Nancy Rachel 7216 East End St., Unit #2 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED					
Rita Sewell 7216 East End St., Unit #12 Chicago, IL	Residential lease @ \$350/mo. Contract to be ASSUMED					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Continuation Sheet No. 2 Check this box if debtor has no executory contracts or unexpired leases.						
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
Sheamea Labon 7216 East End St., Unit #6 Chicago, IL	Residential lease @ \$325/mo. Contract to be ASSUMED					
Sollie Hood 7216 East End St., Unit #13 Chicago, IL	Residential lease @ \$475/mo. Contract to be ASSUMED					
Tasha Blue 7216 East End Street, Unit #7 Chicago, IL	Residential lease @ \$350/mo. Contract to be ASSUMED					

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Document Page 18 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital] [Dependents of D	Debtor and Spou	ıse (Names,	Ages and Relationship	os)
Status	Name	Age	Relationship	Name	Age	Relationship
Married						
Employment	Debtor			Spouse		
Occupation Name of Employer How Long Employed Address of Employe				Retired		
Income: (Estimate of av	verage monthly incon	ne)			DEBTOR	SPOUSE
Current monthly gross wa	-	-	f not paid monthly	/)	\$0.00	\$0.00
Estimated monthly overting	ne				\$0.00	\$0.00
SUBTOTAL LESS PAYROLL DEDUC	TIONS				\$0.00	\$0.00
	ides social security tax	if B. is zero)			\$0.00	\$0.00
B. Social Security Tax	-	,			\$0.00	\$0.00
C. Insurance					\$0.00	\$0.00
D. Union dues					\$0.00	\$0.00
E. Retirement					\$0.00	\$0.00
F. Other (specify)					\$0.00	\$0.00
G. Other (specify)					\$0.00	\$0.00
SUBTOTAL OF PAYR	ROLL DEDUCTIONS				\$0.00	\$0.00
TOTAL NET MONTHLY T	AKE HOME PAY				\$0.00	\$0.00
Regular income from ope	ration of business or p	ofession or farm	(attach detailed s	stmt)	\$0.00	\$0.00
Income from real property	1				\$0.00	\$0.00
Interest and dividends					\$0.00	\$0.00
Alimony, maintenance or that of the dependents		able to debtor for	the debtor's use	or	\$0.00	\$0.00
Social Security or other go		(specify)			\$681.00	\$300.00
Pension or retirement inco	ome				\$0.00	\$0.00
Other monthly income (sp 1. Total rent (see Scheo	ecify below) d. H for breakdown)				\$4,875.00	\$0.00
2.	,				\$0.00	\$0.00
3.					\$0.00	\$0.00
TOTAL MONTHLY INC	OME				\$5,556.00	\$300.00

TOTAL COMBINED MONTHLY INCOME \$5,856.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Document Page 19 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves CASE NO

Doris L. Reeves

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, comple schedule of expenditures labeled "Spouse."	ete a separate
Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included?	
Utilities: Electricity and heating fuel Water and sewer Telephone Other:	\$300.00 \$50.00 \$122.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$100.00 \$400.00 \$100.00 \$55.00 \$125.00 \$200.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$150.00 \$114.00
Taxes (not deducted from wages or included in home mortgage payments) Specify: Real Estate Taxes	\$700.00
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: Heat & electric for building Other: Water & sewer for building Other: Garbage service for building	\$700.00 \$400.00 \$300.00
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Auto Repair Other: Haircuts & Grooming	\$125.00 \$120.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$4,061.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at interval.	t some other regular
A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each Monthly (interval)	\$5,856.00 \$4,061.00 \$1,795.00 \$1,795.00

Document Page 20 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$300,000.00		
B - Personal Property	Yes	4	\$16,175.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$27,877.16	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$56,112.80	
G - Executory Contracts and Unexpired Leases	Yes	3			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,856.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,061.00
Total Number of ALL	er of Sheets Schedules	17		'	
	Total	Assets >	\$316,175.00		
			Total Liabilities >	\$86,189.96	

Document Page 21 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the sheets, and that they are true and correct to the best of I		18
Date <u>02/04/2005</u>	Signature /s/ Ralph F. Reeves	
Date <u>02/04/2005</u>	Ralph F. Reeves Signature /s/ Doris L. Reeves Doris L. Reeves	
	[If joint case, both spouses must sign.]	

Document Page 22 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

None

1. Income from employment or operation of business

 $\overline{\mathbf{Q}}$

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$5,856.00 YTD - S.S. & rent

\$70,272.00 2004-"

\$70,272.00 2003-"

3. Payments to creditors

None

✓

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{V}}$

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{V}}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

✓

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

✓

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 23 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

 $\overline{\mathbf{V}}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

OF PROPERTY BY INSURANCE, GIVE PARTICULARS

NSURANCE, GIVE PARTICULARS
DATE OF LOSS
rial Fire - building now repaired and habitable
2004

7216 E. End, Chicago, IL Partial Fire - building now repaired and habitable. Insurance proceeds paid mortgage to Seaway

National Bank in full.

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,
NAME OF PAYOR IF

OTHER THAN DEBTOR

02/01/2005

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

\$0.00

NAME AND ADDRESS OF PAYEE Schottler & Zukosky 10 S. LaSalle Suite 3410 Chicago, IL 60603

DESCRIPTION AND VALUE

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 24 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

 \square

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Document Page 25 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

Document Page 26 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the a attachments thereto, consisting of5		in the foregoing statement of financial affairs and any they are true and correct.
Date <u>02/04/2005</u>	Signature of Debtor	/s/ Ralph F. Reeves Ralph F. Reeves
Date <u>02/04/2005</u>	Signature of Joint Debtor (if any)	/s/ Doris L. Reeves Doris L. Reeves

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Document Page 27 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves CASE NO

Doris L. Reeves

CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 4th	day ofFebruary	, 2005.
/s/ Ralph F. Reeves	/s/ Doris L. Reeves	
Ralph F. Reeves	Doris L. Reeves	

Document Page 28 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

CASE NO IN RE: Ralph F. Reeves

Doris L. Reeves

CHAPTER 13

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR					
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and nat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ervices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:					
	For legal services, I have agreed to accept:	\$2	,200.00			
Prior to the filing of this statement I have received:		:	\$0.00			
	Balance Due:	\$2	,200.00			
2.	The source of the compensation paid to me was: Debtor Other (spe	cify)				
3.	The source of compensation to be paid to me is: Debtor Other (spe	cify)				
4.	I have not agreed to share the above-disclos associates of my law firm.	ed compensation with any other person unles	s they are members and			
	I have agreed to share the above-disclosed of associates of my law firm. A copy of the agree compensation, is attached.	ompensation with another person or persons ement, together with a list of the names of the				
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 					
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
CERTIFICATION						
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	02/04/2005	/s/ Mark R. Schottler				
	Date	Mark R. Schottler Schottler & Zukosky, LLC 10 S. LaSalle Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fax: (312) 236-169	Bar No. 6238871			

Document Page 29 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Ralph F. Reeves

Doris L. Reeves

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	02/04/2005		/s/ Ralph F. Reeves
			Ralph F. Reeves
Date	02/04/2005	Signature .	/s/ Doris L. Reeves
			Doris L. Reeves